

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brian Keith Lewis  
Julie Lynn Lewis  
Debtors

Case No. 17-02713-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 14, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian Keith Lewis, Julie Lynn Lewis, 2 Chestnut Hollow Drive, Dillsburg, PA 17019-1042
4940078	CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4940079	+ CCB/CHNPL, PO BOX 182120, COLUMBUS, OH 43218-2120
4940080	CCB/CHNPL, PO BOX 183043, COLUMBUS, OH 43218-3043
4940082	CHESTNUT HOLLOW DEVELOPMENT HOA, 447 GRANITE RUN DRIVE, LANCASTER, PA 17601
4940084	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946
4940086	+ DEBBI BEITZEL TAX COLLECTOR, 25 W FRANKLIN STREET, DILLSBURG, PA 17019-1026
4940089	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
4945563	+ Home Point Financial Corporation, C/o McCabe, Weisberg & Conway, P.C., Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
4989821	+ Home Point Financial Corporation, 425 Phillips Boulevard, Ewing, NJ 08618-1430
4940093	+ NEW ERA DEBT SOLUTIONS, 330 WOOD ROAD, CAMARILLO, CA 93010-8329

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: AISACG.COM	Nov 15 2022 00:13:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
4940074	+ Email/Text: bk@avant.com	Nov 14 2022 19:10:00	AVANT CREDIT, 640 N LASALLE, STE 535, CHICAGO, IL 60654-3731
4940075	+ EDI: TSYS2	Nov 15 2022 00:13:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
4940076	EDI: CAPITALONE.COM	Nov 15 2022 00:13:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4940077	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	CAPITAL ONE AUTO FINANCE, BANKRUPTCY NOTICES, PO BOX 201347, ARLINGTON, TX 76006-1347
4940083	Email/Text: ra-li-ucts-bankhbg@state.pa.us	Nov 14 2022 19:10:00	COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4940085	EDI: CRFRSTNA.COM	Nov 15 2022 00:13:00	CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
4943855	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Capital One Auto Fin % AIS Portfolio Svcs LP, f/k/a AIS Data Services d/b/a/, Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4941761	+ EDI: AISACG.COM		

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		Nov 15 2022 00:13:00	Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4977258	Email/PDF: bncnotices@becket-lee.com		
		Nov 14 2022 19:19:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4972048	+ Email/Text: bankruptcy@cavps.com		
		Nov 14 2022 19:10:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4990146	+ EDI: WFNNB.COM		
		Nov 15 2022 00:13:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4940087	+ Email/Text: bncnotifications@pheaa.org		
		Nov 14 2022 19:10:00	FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
5456292	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Nov 14 2022 19:10:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5456293	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Nov 14 2022 19:10:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037, Freedom Mortgage Corporation 46037-9764
4940088	Email/Text: bankruptcy@homepointfinancial.com		
		Nov 14 2022 19:10:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
4940090	EDI: IRS.COM		
		Nov 15 2022 00:13:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4940081	Email/Text: info@pamd13trustee.com		
		Nov 14 2022 19:10:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4978989	EDI: JEFFERSONCAP.COM		
		Nov 15 2022 00:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4940091	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 14 2022 19:10:00	KOHL/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
4940092	+ Email/Text: unger@members1st.org		
		Nov 14 2022 19:10:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
4984234	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 14 2022 19:10:00	Midland Funding, LLC, Midland Credit Mgmt., Inc. as agent for, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4940094	+ EDI: RMSC.COM		
		Nov 15 2022 00:13:00	PAY PAY CREDIT, BK NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
4971090	EDI: PRA.COM		
		Nov 15 2022 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4940926	+ EDI: RECOVERYCORP.COM		
		Nov 15 2022 00:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4979197	EDI: Q3G.COM		
		Nov 15 2022 00:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4940095	+ EDI: RMSC.COM		
		Nov 15 2022 00:13:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
4940096	EDI: RMSC.COM		
		Nov 15 2022 00:13:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
4940097	EDI: RMSC.COM		
		Nov 15 2022 00:13:00	SYNCB/HHGREG, PO BOX 965061, ORLANDO, FL 32896-5061
4940098	+ EDI: RMSC.COM		
		Nov 15 2022 00:13:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
4940099	+ EDI: RMSC.COM		
		Nov 15 2022 00:13:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024

5162057	+ Email/Text: bncmail@w-legal.com	Nov 14 2022 19:10:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162056	+ Email/Text: bncmail@w-legal.com	Nov 14 2022 19:10:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4940100	+ EDI: WTRRN BANK.COM	Nov 15 2022 00:13:00	TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4990156	+ Email/Text: bncmail@w-legal.com	Nov 14 2022 19:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4976332	Email/Text: bncnotifications@phea.org	Nov 14 2022 19:10:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5423183		Home Point Financial Corporation
cr	*+	Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4990148	*+	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5162097	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162096	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4976333	*	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Home Point Financial Corporation ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Celine P DerKrikorian	

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	on behalf of Creditor Home Point Financial Corporation ecfmail@mwc-law.com
Charles G. Wohlrab	on behalf of Creditor HOME POINT FINANCIAL CORPORATION cwohlab@raslg.com
Charles G. Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlab@raslg.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Julie Lynn Lewis DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Dorothy L Mott	on behalf of Debtor 1 Brian Keith Lewis DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance JSchwartz@mesterschwartz.com
Kara Katherine Gendron	on behalf of Debtor 1 Brian Keith Lewis karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Julie Lynn Lewis karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Home Point Financial Corporation ecfmail@mwc-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1

**Brian Keith Lewis**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6302

EIN --

Debtor 2

**Julie Lynn Lewis**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5422

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02713-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Keith Lewis

Julie Lynn Lewis  
fka Julie Lynn Huttemann**By the  
court:**11/14/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**